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Nevada Bar No. 6904

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File No. 10-91583

Attorneys for Secured Creditor,
BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS
SERVICING, LP

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:

Case No.: BK-S-10-16549-MKN
Chapter 7

VICKI MURATORE,

Debtor(s)

BAC HOME LOANS SERVICING, LP FKA
COUNTRYWIDE HOME LOANS
SERVICING, LP,

**SUPPLEMENTAL DECLARATION
OF GLENDA BRANDEL**

Secured Creditor,

Date: July 14, 2010
Time: 01:30 P.M.
Estimated Time: 5 min.

vs

VICKI MURATORE, Debtor(s), LENARD E.
SCHWARTZER, Trustee,

Respondent(s)

I, GLENDA BRANDEL, declare and state as follows:

As to the following facts, I know them to be true of my own personal knowledge,
and if called upon to testify in this action, I could and would testify competently thereto.

1 I am an employee of BAC HOME LOANS SERVICING, LP FKA
2 COUNTRYWIDE HOME LOANS SERVICING, LP, hereinafter "Secured Creditor",
3 and am the person most familiar with the subject first Trust Deed loan in favor of and/or
4 serviced by Secured Creditor herein and the ongoing Bankruptcy litigation herein. BAC
5 HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS
6 SERVICING, LP is the successor in interest to GUARANTY RESIDENTIAL
7 LENDING, INC., the original beneficiary under the subject Trust Deed herein.

8 The subject real property secured said first Trust Deed loan is generally described
9 as 1385 Morning Sun Way, Las Vegas, NV 89110, ("Property" herein) and legally
10 described as follows:

11 PARCEL ONE (1) AS SHOWN BY MAP THEREOF ON FILE IN FILE
12 24 OF PARCEL MAPS, PAGE 33, IN THE OFFICE OF THE COUNTY
RECORDEE OF CLARK COUNTY, NEVADA.

13 This Secured Creditor is the beneficiary and/or servicer of a Promissory Note
14 dated January 3, 2003, in the principal amount of \$282,000.00, which is secured by the
15 above-referenced Deed of Trust.

16 On or about April 14, 2010, Debtor commenced the current Chapter 7 Bankruptcy
17 proceeding in this Court.

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Payments have not been applied to the Debtor's loan for all post-petition payments due and owing. With respect to Secured Creditor's Trust Deed, the following is due and owing:

<u>Unpaid Principal Balance</u>	=	\$179,827.68
<u>Total Arrearages</u>		
7 monthly payments at \$2,615.88 each (December 1, 2009 through June 1, 2010)	=	\$18,311.16
Foreclosure Fees and Costs	=	\$896.01
Bankruptcy Attorney's Fees and Costs	=	\$550.00
Filing Fee	=	\$150.00
TOTAL DELINQUENCIES	=	\$19,907.17
TOTAL Unpaid Principal plus Delinquencies	=	\$199,734.85

Furthermore, a monthly payment becomes due on July 1, 2010, and same becomes due on the first (1st) day of every month thereafter.

The unpaid principal balance plus delinquencies set forth hereinabove does not include accrued interest. The actual payoff amount will be higher than the amount set forth hereinabove and will be disclosed by supplemental declaration.

In the event Secured Creditor obtains title to the Property at its foreclosure sale, Secured Creditor will incur substantial fees and costs in reselling the Property. Based on past experience of the Secured Creditor, the additional cost is a minimum of eight to ten percent. This cost is primarily commission fees on resale, and title and closing costs. Further, it is typical to incur further expense for putting the Property in marketable condition.

1 Secured Creditor has elected to initiate foreclosure proceedings on the subject
2 property with respect to the subject Trust Deed, and a Notice of Default and Election to
3 Sell was recorded on March 5, 2010.

4 I declare under penalty of perjury under the laws of the United States and the
5 State of California that the foregoing is true and correct.

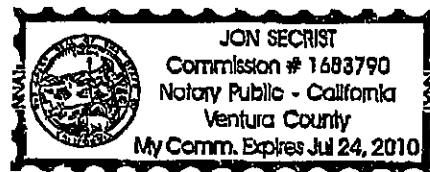
6 Executed this 27th day of MAY, 2010, at Simi Valley,
7 California.

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9 GLEND A BRANDEL

10 State of California
11 County of Ventura

12 Subscribed and sworn to (or affirmed) before me on
13 this 27th day of MAY, 2010,
14 by GLEND A BRANDEL
provided to me the basis of satisfactory evidence to be the person(s) who
appeared before me.

15 Signature Jon Secrist
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